

Data on Housing and Bridging Loans

		Q3 2022	Q4 2022 P
1. Outstanding housing loans (S\$m)			
Owner-occupied property			
Limits granted	n.a.	n.a.	
Utilised	173,174.3	174,671.9	
Investment property			
Limits granted	n.a.	n.a.	
Utilised	45,973.7	45,692.4	
2. Outstanding bridging loans (S\$m)			
Limits granted	n.a.	n.a.	
Utilised	41.3	37.7	
3. New housing loans limits granted (S\$m)			
Owner-occupied property	11,176.7	9,087.2	
Investment property	2,264.0	1,938.1	
4. New bridging loans limits granted (S\$m)	113.5	74.4	
5. Average loan-to-value ratio (in %) ^{1,2}	45.4	44.2	
6. Housing and Bridging Loan NPL (in %)	0.3	0.2	

P: preliminary

¹ Based on MAS' survey of housing loans for selected financial institutions, which account for over 90% of total outstanding housing loans extended by the industry. Average loan-to-value (LTV) ratio for the industry was computed by weighting each financial institution's LTV ratio by the amount of outstanding loans granted by that financial institution.

² The data has been revised (see footnote in Q4 2023 issue).

Note:

Data series on "Outstanding housing loans – Limits granted" and "Outstanding bridging loans – Limits granted" will be discontinued from Q3 2021.